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Summary of NSS Solutions

The following table provides additional detail of select solutions provided by our Network & Security Solutions segment.

Category	Service	Description	Benefits
Network Solutions	*STAR Network*	Enable businesses and financial institution clients to encrypt and route EFT data transactions such as debit, ATM, and person-to-person transfers through one of the most recognized independent debit networks.	• 99.999% uptime ensures consistent account access • Reduced transaction cost for issuers on PIN and PINless debit transactions • Cost-effective gateway to all leading payment networks
	STAR PINless	Eliminate the need for cardholder verification for transactions under $50.	• Increase transactions with a seamless cardholder checkout experience through lower transaction abandonment rates • Integration with First Data Smart RoutingSM enables choice and priority for acquirers and businesses with more than 1 million annual PIN transactions
	Debit Processing	End-to-end management of PIN-secured and signature debit card issuing programs for financial institutions, available as both turn-key and customized solutions.	• Continuous availability and world-class transaction speed for clients • Consolidation of end-to-end services with a single provider • Highly accurate, real-time fraud detection to reduce losses • Web-based management tools to enhance efficiency
	ATM Processing	End-to-end ATM management solution, including transaction processing, ATM driving and monitoring, performance management tools to remotely manage ATM programs, personalization tools to allow cardholders to set transaction preferences, and targeted marketing campaigns.	• Differentiate ATM programs with innovative services and features • Improve operational efficiency and ensure full compliance • Grow profitability of ATM program
	ValueLink	Provides card and account issuing, program management, and transaction processing services for a range of prepaid card programs.	• Accurate, timely net settlement of gift cards with easy-to-use reporting • Enable businesses to manage their gift card program and increase brand exposure and gift card sales

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